## Case 19-16164-mdc Doc 16 Filed 10/14/19 Entered 10/14/19 16:39:24 Desc Main Document Page 1 of 3

Debtor 1 Lisa Michelle Balthaser First Name Middle Name Last Name  Check if this is:  Check if this is:  Check if this is:  An amended filing  United States Bankruptcy Court for the:  Check if this is:  An amended filing  A supplement showing pose as of the following pos	Debtor 1 Lisa	3.60 1 11	
(Spouse, if filing) First Name Middle Name Last Name			 Check if this is:
United States Bankruptcy Court for the: Laster II District of Territsylvania	Spouse, if filing) First Name		_

Official Form 106J

## Schedule J: Your Expenses

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

12/15

0.00

married people are filing together, both are equally responsible for supplying correct

Part 1: Describe Your Ho	ousehold			
Is this a joint case?				
<ul><li>☑ No. Go to line 2.</li><li>☐ Yes. Does Debtor 2 live in a</li></ul>	separate household?			
☐ No☐ Yes. Debtor 2 must f	file Official Form 106J-2, <i>Expenses for</i> S	Separate Household of Debtor 2.		
Do you have dependents?  Do not list Debtor 1 and	☑ No ☐ Yes. Fill out this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2.  Do not state the dependents' names.	each dependent			No Yes
Do your expenses include expenses of people other than yourself and your dependents?				103
stimate your expenses as of you	oing Monthly Expenses ur bankruptcy filing date unless you a ankruptcy is filed. If this is a suppleme	•	•	•
oplicable date.				
· ·	on-cash government assistance if you ed it on <i>Schedule I: Your Incom</i> e (Offi		Your expe	nses
The rental or home ownership any rent for the ground or lot.	expenses for your residence. Include	first mortgage payments and	4. \$	830.00
If not included in line 4:				0.00
If not included in line 4:  4a. Real estate taxes			4a. \$	0.00

## 

Debtor 1

Lisa First Name Michelle Middle Name

Balthaser Last Name Case number (if known) 19-16164-MDC

		Your ex	penses
5. Additional mortgage payments for your residence, such as home equity	/ loans 5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	78.00
6b. Water, sewer, garbage collection	6b.	\$	20.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.		145.00
		Φ	0.00
6d. Other. Specify:	6u. 7.	Φ	210.00
		Φ	0.00
3. Childcare and children's education costs	8.	\$	10.00
Clothing, laundry, and dry cleaning	9.	\$	0.00
Personal care products and services	10.	\$	
Medical and dental expenses	11.	\$	5.00
. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	120.00
Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
Charitable contributions and religious donations	14.	\$	0.00
<ul> <li>Insurance.</li> <li>Do not include insurance deducted from your pay or included in lines 4 or 2</li> </ul>	20.		
15a. Life insurance	<b>15a</b> .	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	190.00
15d. Other insurance. Specify:	15d.	\$	0.00
Taxes. Do not include taxes deducted from your pay or included in lines 4 Specify:	or 20.	\$	0.00
. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:			
17d. Other. Specify:			
		*	<del></del>
Your payments of alimony, maintenance, and support that you did no your pay on line 5, Schedule I, Your Income (Official Form 106I).	t report as deducted from 18.	\$	0.00
Other payments you make to support others who do not live with you			
Specify:	19.	\$	0.00
Other real property expenses not included in lines 4 or 5 of this form	or on Schedule I: Your Income.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

## Case 19-16164-mdc Doc 16 Filed 10/14/19 Entered 10/14/19 16:39:24 Desc Mair Document Page 3 of 3

19-16164-MDC

Case number (if know

Michelle

**Balthaser** 

Lisa

Debtor 1

First Name 50.00 Other. Specify: Accountant **+**\$ Calculate your monthly expenses. 1,676.00 22a. Add lines 4 through 21. 22a. 0.00 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22b. 1,676.00 22c. Add line 22a and 22b. The result is your monthly expenses. 22c. 23. Calculate your monthly net income. 1,920.00 Copy line 12 (your combined monthly income) from Schedule I. 23a 23b. Copy your monthly expenses from line 22c above. 1,676.00 23b 23c. Subtract your monthly expenses from your monthly income. 240.00 The result is your monthly net income. 23c 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? pdf ☑ No. Yes. Explain here: